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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Applicants:

Provinse, et al.

Docket No.:

40655.4900

Serial No.:

09/943,438

Examiner:

Olabode Akintola

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Group Art Unit:

3624

8195

Title:

SYSTEM AND METHOD

Confirmation No.:

FOR ACCOUNT RECONCILIATION

AMENDMENT AND REPLY

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Office Action mailed on September 8, 2006, of which this Reply is filed within the one month shortened statutory period for reply, please consider the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.